

PayFlex® Auto Pay

If you're enrolled in a Health Care Flexible Spending Account (FSA), your account is set up with Auto Pay. This process automatically deducts your eligible health care expenses from your health care FSA, after your insurance provider processes your claim. If you have direct deposit, we'll deposit the amount into your personal bank account. Otherwise, we'll mail you a check.

How does it work?

- Visit your health care provider (doctor's office, pharmacy, etc.).
- Your health care provider sends in the claim to Aetna.
- Aetna pays the amount that your insurance covers.
- Aetna lets us know how much you have to pay for the claim.
- We'll process the FSA claim. If you have direct deposit, we'll deposit the FSA payment into your bank account. If not, we'll mail you a check.

If you have expenses that don't go through insurance and have funds in your FSA, you can:

- Use the online tool, "Pay Them", to pay your provider directly from your FSA (if applicable).
- Pay for an eligible expense with cash, check or personal credit card. Then submit a claim for reimbursement.
- Submit a claim online. You can also use the PayFlex Mobile® app, or fax/mail your claim form directly to PayFlex.

How do I enroll in direct deposit?

You can enroll online for direct deposit. Log in to your PayFlex member website and click on the **Financial Center** tab. Click on **Enroll in Direct Deposit**. Follow the steps for direct deposit.

Opting-out of Auto Pay

Generally, your Health Care FSA is automatically set up with Auto Pay. However, if your employer offers Connected Claims, you have the option to opt-out of Auto Pay.

- Log in to the PayFlex member website and click on the **Financial Center** tab.
- From the drop down menu, select **Health Plan Activity**.
- Click on **Health Plan Activity Options** on the left side.
- Review and update your current automatic reimbursement settings. Then click **Save**.



Questions?

Log in to your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

Note: The amount due provided by your insurance carrier is reported to us by the insurance carrier. Any adjustments to this amount may result in overpayments or underpayments. You may have to work directly with your provider or insurance carrier to make any necessary adjustments. If a refund check is sent to you by your provider, what you do with those funds may have tax

consequences. Please note: For recordkeeping purposes or in case of an IRS audit, save all your receipts, invoices, Explanation of Benefits (EOBs), statements, etc. related to your qualified medical expenses.

PayFlex Systems USA, Inc.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to payflex.com.

Financial Sanctions Exclusions. If benefits provided by any agreement violate or will violate any economic or trade sanctions, benefits are immediately considered invalid. PayFlex cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.